

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: JAMES A. BENDER	§	Case No. 12-bk-21451
PATRICIA J. BENDER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/13/2012.
- 2) The plan was confirmed on 10/01/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/21/2018.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,949.19.
- 10) Amount of unsecured claims discharged without full payment: \$223,764.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 36,408.50	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 36,408.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 7,198.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,698.34	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,896.84
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT H HOLBER	Lgl	1,500.00	7,698.50	8,698.50	7,198.50	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	2,885.00	2,885.00	2,885.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	3,924.91	1,039.91	33.31	0.00
GREEN TREE	Sec	0.00	299.27	299.27	132.14	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	5,296.93	5,296.93	169.63	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	5,224.34	5,224.34	167.30	0.00
	Sec	31,952.52	12,929.94	12,929.94	0.00	0.00
NATIONSTAR MORTGAGE LLC	Sec	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	8,430.65	18,203.73	435.99	435.99	0.00
INTERNAL REVENUE SERVICE	Sec	0.00	18,203.73	9,242.81	9,242.81	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	18,203.73	17.12	0.55	0.00
ECMC	Uns	0.00	42,172.10	42,172.10	1,350.55	0.00
ECMC	Uns	0.00	6,448.90	6,448.90	206.52	0.00
AFNI	Uns	71.11	71.11	71.11	2.28	0.00
AFNI	Uns	0.00	254.71	254.71	8.16	0.00
CITADEL FEDERAL CREDIT UNION	Uns	4,172.00	4,279.79	4,279.79	137.06	0.00
CITADEL FEDERAL CREDIT UNION	Uns	3,231.00	3,289.58	3,289.58	105.35	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	2,446.51	2,446.51	78.35	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN EXPRESS	Uns	0.00	12,497.65	12,497.65	400.23	0.00
SELECT PORTFOLIO	Sec	0.00	59,460.10	7,266.41	7,266.41	0.00
POPULAR COMMUNITY BANK	Sec	73,652.00	73,652.00	0.00	0.00	0.00
OCWEN FEDERAL BANK FSB	Sec	145,599.37	145,599.37	3,299.28	3,299.28	0.00
NORTHWEST SAVINGS BANK	Sec	0.00	63,500.00	0.00	0.00	0.00
BERKHEIMER ASSOC	Pri	98.00	98.00	98.00	98.00	0.00
US DEPT OF EDUCATION / NAVIENT	Uns	0.00	15,386.27	15,386.27	492.74	0.00
BANK OF AMERICA	Sec	17,356.64	NA	NA	0.00	0.00
BANK OF AMERICA N.A.	Sec	19,871.38	NA	NA	0.00	0.00
BANK OF AMERICA N.A. S/B/M	Sec	25,512.93	NA	NA	0.00	0.00
DEUTSCHE BNK TRUST COMPANY	Sec	393,419.02	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK	Sec	63,500.00	NA	NA	0.00	0.00
PEOPLES CHOICE HOME LOAN	Sec	55,548.64	NA	NA	0.00	0.00
VAK CAPITAL LLC	Sec	72,280.98	NA	NA	0.00	0.00
PENN DEPT OF REV	Pri	1,500.00	NA	NA	0.00	0.00
AFI	Uns	325.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	12,497.00	NA	NA	0.00	0.00
BANK OF AMERICA N. A.	Uns	42,583.02	NA	NA	0.00	0.00
CAPITAL ONE N.A.	Uns	563.63	NA	NA	0.00	0.00
DEPT OF ED/ SALLIE MAE	Uns	14,898.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,954.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Uns	5,224.00	NA	NA	0.00	0.00
KOHL'S/CAPONE	Uns	563.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	46,447.00	NA	NA	0.00	0.00
WELLS FARGO C/O	Uns	3,437.04	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,864.96	\$ 10,697.83	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 22,172.75	\$ 9,242.81	\$ 0.00
TOTAL SECURED:	\$ 33,037.71	\$ 19,940.64	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,418.99	\$ 3,418.99	\$ 0.00
TOTAL PRIORITY:	\$ 3,418.99	\$ 3,418.99	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 98,424.92	\$ 3,152.03	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,896.84	
Disbursements to Creditors	\$ 26,511.66	
TOTAL DISBURSEMENTS:		\$ 36,408.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/16/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.